

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT of District of Puerto Rico**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/26/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

GISSELLE VIVIANA RIVERA MORALES  
 aka GISELLE V RIVERA MORALES  
 PARQUE LAS AMERICAS  
 9 C STREET  
 GURABO, PR 00778

Case Number:  
 10-09987-ESL7

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
 nos.:  
 xxx-xx-4560

Attorney for Debtor(s) (name and address):  
 ROBERTO FIGUEROA CARRASQUILLO  
 PO BOX 193677  
 SAN JUAN, PR 00919-3677  
 Telephone number: 787 744-7699

Bankruptcy Trustee (name and address):  
 WIGBERTO LUGO MENDER  
 LUGO MENDER & CO  
 CENTRO INTERNACIONAL DE MERCADEO  
 CARR 165 TORRE 1 SUITE 501  
 GUAYNABO, PR 00968  
 Telephone number: 787 707-0404

**Meeting of Creditors**

Date: **November 23, 2010**

Time: **03:30 PM**

Location: **OCHOA BUILDING, 500 TANCA STREET , FIRST FLOOR, SAN JUAN, PR 00901**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 1/22/11**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

U.S. Post Office and Courthouse Building  
 300 Recinto Sur Street, Room 109  
 San Juan, PR 00901  
 Telephone number: (787) 977-6000  
<http://www.prb.uscourts.gov>

**For the Court:**

Clerk of the Bankruptcy Court:  
 CELESTINO MATTA-MENDEZ

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: October 27, 2010

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

# CERTIFICATE OF NOTICE

District/off: 0104-3  
Case: 10-09987

User: admin  
Form ID: b9a

Page 1 of 1  
Total Noticed: 18

Date Rcvd: Oct 27, 2010

The following entities were noticed by first class mail on Oct 29, 2010.

db +GISSELLE VIVIANA RIVERA MORALES, PARQUE LAS AMERICAS, 9 C STREET, GURABO, PR 00778-2058  
aty ROBERTO FIGUEROA CARRASQUILLO, PO BOX 193677, SAN JUAN, PR 00919-3677  
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140  
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192  
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,  
SAN JUAN, PR 00918  
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +MONSITA LECAROS ARRIBAS, OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING,  
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
3094987 BANCO POPULAR DE PR, PO BOX 70100, SAN JUAN, PR 00936-8100  
3094988 +COLLECTION, ATT, 700 LONGWATER DR, NORWELL, MA 02061-1624  
3094989 COOP A/C SAULO RODRIGUEZ, PO BOX 678, GURABO, PR 00778-0678  
3094991 Jose E. Pedro, Gurabo, PR 00778  
3094992 +LEADING EDGE RECOVERY, CITI, 5440 N CUMBERLAND AVE STE 300, CHICAGO, IL 60656-1486  
3094993 MONARCH RECOVERY MANAGEMENT, 10965 DECATUR RD, PHILADELPHIA, PA 19154-3210  
3094994 +NWIDE RECOVERY, 3000 KELLWAY DR, CARROLLTON, TX 75006-3305  
3094995 RAUL N CARRERO CRESPO, NEW SAN JUAN 210 JOSE OLIVER ST APT 1111, SAN JUAN, PR 00918-2985

The following entities were noticed by electronic transmission on Oct 27, 2010.

tr EDI: QWLMENDER.COM Oct 27 2010 15:28:00 WIGBERTO LUGO MENDER, LUGO MENDER & CO,  
CENTRO INTERNACIONAL DE MERCADEO, CARR 165 TORRE 1 SUITE 501, GUAYNABO, PR 00968  
3094990 EDI: RMSC.COM Oct 27 2010 15:28:00 JC PENNEY, PO BOX 364788, SAN JUAN, PR 00936-4788  
3094999 EDI: RMSC.COM Oct 27 2010 15:28:00 WALMART, PO BOX 530927, ATLANTA, GA 30353-0927  
TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3094998 ##+SECURITY CREDIT, 2612 JACKSON AVE W, OXFORD, MS 38655-5405  
3094996 ##+SECURITY CREDIT, CITIBANK NA, 2612 JACKSON AVE W, OXFORD, MS 38655-5405  
3094997 ##+SECURITY CREDIT, GE CAPITAL, 2612 JACKSON AVE W, OXFORD, MS 38655-5405

TOTALS: 0, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2010

Signature:

